

Certificate Number: 17082-NJ-DE-037040337

Bankruptcy Case Number: 22-16466



17082-NJ-DE-037040337

## **CERTIFICATE OF DEBTOR EDUCATION**

I CERTIFY that on December 13, 2022, at 1:34 o'clock PM MST, CALVERT L SIMS completed a course on personal financial management given by internet by Summit Financial Education, Inc., a provider approved pursuant to 11 U.S.C. 111 to provide an instructional course concerning personal financial management in the District of New Jersey.

Date: December 13, 2022 By: /s/Orsolya K Lazar

Name: Orsolya K Lazar

Title: Executive Director